

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Aaron James Arizmendi
Debtor

Case No. 17-00744-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 18, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db	+ Aaron James Arizmendi, 5175 Winthrop Avenue, Mechanicsburg, PA 17050-7368
cr	+ State of New Jersey, Department of Human Services, Division of Family Development, PO Box 716, Trenton, NJ 08625-0716
4889087	ABC Financial Services, PO Box 6800, Sherwood, AR 72124-6800
4889088	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4921765	+ Francesca Y Martin, 99 Kendall Court, Dover, NJ 07801-3704
4889086	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
4889095	Lehigh Valley Hospital - Muhlenberg, 2545 Schoenersville Rd, Bethlehem, PA 18017-7300
4889097	Morris County Child Support, PO Box 910, Morristown, NJ 07963-0910
4898619	+ Navient Solutions, Inc. on behalf of, National Student Loan Program, PO BOX 82507, Lincoln, NE 68501-2507
4889102	Pennsylvania SCDU, PO Box 69110, Harrisburg, PA 17106-9110
4889103	Retro Fitness, PO Box 6800, Sherwood, AR 72124-6800
4889105	Saucon Valley School District, c/o Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
4889108	Vital Recovery Services, LLC, PO Box 923747, Peachtree Corners, GA 30010-3747

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4889088	^ MEBN	May 18 2022 18:40:43	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4889089	EDI: CAPITALONE.COM	May 18 2022 22:48:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
4889091	EDI: WFNNB.COM	May 18 2022 22:48:00	Comenitycapital/blnle, 3100 Easton Square Pl, Columbus, OH 43219-6232
4891611	EDI: DISCOVER.COM	May 18 2022 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4889092	EDI: DISCOVER.COM	May 18 2022 22:48:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
4889093	Email/Text: eggsupportservices@alorica.com	May 18 2022 18:45:00	EGS Financial Care, Inc, 4740 Baxter Rd, Virginia Beach, VA 23462-4484
5050655	Email/Text: ECMCBKNotices@ecmc.org	May 18 2022 18:45:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
5050656	Email/Text: ECMCBKNotices@ecmc.org	May 18 2022 18:45:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, PO Box 16408, St. Paul, MN 55116-0408
4889094	EDI: IRS.COM	May 18 2022 22:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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4938831	EDI: JEFFERSONCAP.COM	May 18 2022 22:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4889090	EDI: JPMORGANCHASE	May 18 2022 22:48:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4943289	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 18:44:17	LVNV Funding, LLC its successors and assigns as, assignee of QPL-LC Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5002519	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 18:44:20	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
4889096	Email/Text: bk@lendingclub.com	May 18 2022 18:45:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
4889098	Email/Text: Bankruptcies@nragroup.com	May 18 2022 18:45:00	National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
4889101	+ Email/PDF: pa_dc_claims@navient.com	May 18 2022 18:44:22	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
4889100	EDI: NAVIENTFKASMSERV.COM	May 18 2022 22:48:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
4923880	EDI: NAVIENTFKASMSERV.COM	May 18 2022 22:48:00	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
4944534	EDI: PRA.COM	May 18 2022 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4889104	Email/Text: DeftBkr@santander.us	May 18 2022 18:45:00	Santander, Overdraft Collections, 450 Penn St, Reading, PA 19602-1011
4889106	EDI: RMSC.COM	May 18 2022 22:49:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
4899793	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 18 2022 18:45:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5207913	Email/PDF: bncnotices@becket-lee.com	May 18 2022 18:44:22	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4889107	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 18 2022 18:45:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
4889108	^ MEBN	May 18 2022 18:40:48	Vital Recovery Services, LLC, PO Box 923747, Peachtree Corners, GA 30010-3747

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4889085	*+	Aaron James Arizmendi, 5175 Winthrop Avenue, Mechanicsburg, PA 17050-7368
4889099	##	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Aaron James Arizmendi MyLawyer@JPPLaw.com G17727@notify.cincompass.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Aaron James Arizmendi

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2583

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-00744-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Aaron James Arizmendi
aka Aaron Arizmendi, aka Aaron J. Arizmendi5/18/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.